10

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## ABSTRACT OF THE DISCLOSURE

Metal bumps for connecting a nonconducting substrate and a chip without lateral shorting are provided. first preferred embodiment, an insulating layer covers the entire sidewalls of all the metal bumps. In a second preferred embodiment, predetermined portions of a first metal bump and a second metal bump are covered with an insulating layer. For example, a first predetermined portion of the sidewall of the first metal bump may be insulating layer, zcovered with an while predetermined portion of the sidewall of the second sidewall is also covered with an insulating layer.